



General Assembly

January Session, 2011

Committee Bill No. 314

LCO No. 2607

02607SB00314INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

**AN ACT CONCERNING MENTAL OR NERVOUS CONDITIONS UNDER
THE CONNECTICUT UNFAIR INSURANCE PRACTICES ACT.**

Be it enacted by the Senate and House of Representatives in General
Assembly convened:

1 Section 1. Subdivision (12) of section 38a-816 of the general statutes
2 is repealed and the following is substituted in lieu thereof (*Effective*
3 *October 1, 2011*):

4 (12) Refusing to insure, refusing to continue to insure or limiting the
5 amount, extent or kind of coverage available to an individual or
6 charging an individual a different rate for the same coverage because
7 of physical disability, mental or nervous condition as set forth in
8 section 38a-488a or mental retardation, except where the refusal,
9 limitation or rate differential is based on sound actuarial principles or
10 is related to actual or reasonably anticipated experience.

This act shall take effect as follows and shall amend the following
sections:

Section 1	<i>October 1, 2011</i>	38a-816(12)
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Statement of Purpose:

To add to the list of unfair insurance practices the refusal to insure, the refusal to continue to insure or a limitation of the amount, extent or kind of coverage available to an individual or the charge of a different rate for the same coverage because such individual has been diagnosed with a mental or nervous condition as set forth in section 38a-488a of the general statutes.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

Co-Sponsors: SEN. CRISCO, 17th Dist.

S.B. 314